

Financial Literacy Month

# Take small steps today for a stronger tomorrow

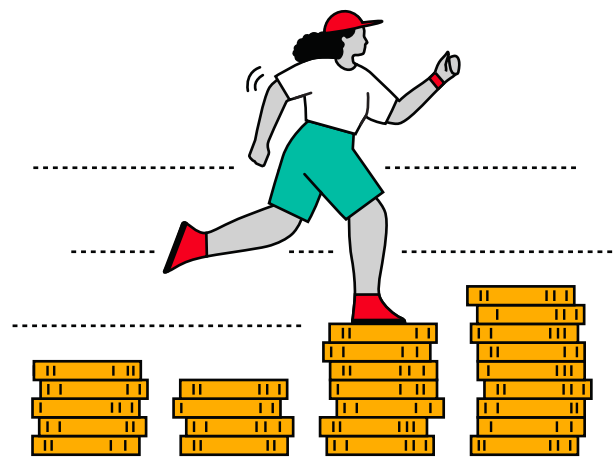
Improving your financial knowledge—even a little at a time—can help you save more, invest wisely, handle financial emergencies, and make choices that support your goals. If all things financial start to feel overwhelming, remember: Progress comes from simple, consistent steps.

## Vanguard supports your journey

When it comes to your financial wellness, Vanguard is here to partner with you—every step of the way. We offer tools and resources to help you:

- **Budget.** Whether you want to pay off debt, build your emergency savings, or prepare for retirement, we can help you know how much money to set aside.
- **Manage debt.** Find tips to help you get out from under your debt—and avoid taking on new debt.
- **Save.** Aim to save 12%-15% of your pay for retirement, including any employer contributions. Increasing by 1 or 2 percentage points each year can help you get there.
- **Invest wisely.** One of the key decisions is your mix of stocks and bonds. Vanguard can help you decide what may work best for you.

This Financial Literacy Month, enhance your financial wellness. Take the first steps today!



## Take our quiz today!



Scan this code or visit  
[vanguard.com/quiz](https://vanguard.com/quiz).

Learn more about saving and investing—  
and put that learning into action with our  
next-step suggestions.

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*Whenever you invest, there's a chance you could lose the money.*

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